



## Summary of Employee Benefits. Effective December 1<sup>st</sup> 2018 – November 30<sup>th</sup> 2019

This summary sheet provides an at-a-glance overview of STAND!'s employee benefits package. Your "Comprehensive Benefits Guide – December 1<sup>st</sup> 2018 - November 30<sup>th</sup> 2019 contains details of each benefit plan. You must enroll in the plans you wish to be covered by. Employee premium costs vary for employees, including those choosing coverage for family members. This is a summary only and is subject to change. The certificate of coverage provides details of coverage.

In addition to the health plans described below, STAND! currently provides a Transit and Parking Plan Benefit. Further details can be found in your Comprehensive Benefits Guide.

**Please note that our Dental and Vision (combined) Plans are only available at the point of initial eligibility, unless other coverage is lost. These plans will not be available at Open Enrollment. Similarly, purchasing additional Life / AD&D insurance without being required to provide evidence of insurability, (EOI) is only possible at the point of initial eligibility.**

### ELIGIBILITY

**Dental, Vision, Life, AD&D, Acupuncture / Chiropractic:**  
Must be a regular employee working 20 hours or more per week.

**All the above plus Medical:**  
Must be a regular employee working 30 hours or more per week.

<b>Medical</b>	<b>Choose one from:</b> <b>Kaiser Permanente</b> Gold 80 HMO 500/30 <b>Deductible</b> - MOP \$7000 Gold 80 HMO 0/25 - MOP \$6000 Silver 70 HMO 2000/45 <b>Deductible</b> - MOP \$7000 Silver 70 HMO 1000/50 - MOP \$7000 (MOP = Maximum Out of Pocket per year)	Costs vary depending on options selected – see EaseCentral for cost details, and Comprehensive Benefits Guide for coverage and co-pay / deductibles information.	Eligible the 1 <sup>st</sup> of the month following 30 days of employment in eligible classification.
<b>Dental</b> <i>(participants must also be covered on our Vision Plan)</i>	<b>CalNonprofits Delta Dental Insurance</b> Choose one from <b>Saver – PPO</b> (\$1000 benefit a year) Group # 0327-1106 <b>or Elite - Premier PPO</b> (\$1500 benefit a year) Group # 4278-1107	See Comprehensive Benefits Guide for cost and coverage details. Saver Dental coverage is provided at no cost to eligible employees.	Eligible the 1 <sup>st</sup> of the month following 30 days of employment in eligible classification. <b>Note: No Open Enrollment.</b>
<b>Vision</b> <i>(participants must also be covered on our Dental Plan)</i>	<b>CalNonprofits VSP (Vision Service Plan)</b> Group # Use SSN	See Comprehensive Benefits Guide for cost details. Vision coverage is provided at no cost to eligible employees.	Eligible the 1 <sup>st</sup> of the month following 30 days of employment in eligible classification. <b>Note: No Open Enrollment.</b>
<b>Life Insurance / AD&amp;D</b> <i>Includes E.A.P. and Emergency Travel Assistance Programs</i>	<b>UNUM Group Life Insurance Benefit</b> Group Policy # 0143320-001 4  Additional Voluntary Insurance Policy Group # - 138010-109 1	STAND! pays 100% of the premium. Benefit = equivalent one time annualized salary. Coverage includes Unum's Emergency Travel Assistance Services and an Employee Assistance Program. Employees may purchase additional insurance at their own cost.	Eligible the 1 <sup>st</sup> of the month following 30 days of employment in eligible classification. <b>Note: Evidence of Insurability can only be waived at initial eligibility.</b>
<b>Retirement</b>	<b>Newport Group 403(b) Max Plan</b> Group # S86	STAND! will make a \$1 for \$1 matching contribution* to your retirement account up to 2% of your gross annual salary to a maximum of \$2,000 per year.	*STAND! will match contributions <b>after completing one (1) year of employment AND 1000 hours worked.</b>
<b>Chiropractic and Acupuncture</b>	<b>Landmark Chiropractic and Acupuncture Plan</b> Group # LH839W*017	Voluntary plan paid for by employee. See Comprehensive Benefits Guide for cost details.	Eligible the 1 <sup>st</sup> of the month following 30 days of employment in eligible classification
<b>Vacation</b>	<b>Length of Service</b> 0 – 24 months 25–36 months 37-48 months 49-60 months 61 months & over	<b>Hours/Pay Period</b> 5.00 5.33 5.66 6.00 6.66	<b>Hours/12 Months</b> 15 Days 16 Days 17 Days 18 Days 20 Days
<b>Sick Time</b>	For Regular, Full Time employees (40 hours per week)	8 hours per month (Maximum of 12 days per year).	Accrual begins on date of hire; <b>Use of accrued sick time begins 3 months (90 days) after hire date.</b>
	For Regular, Part Time employees (20 to less than 40 hours per week)	Pro-rata based on number of regularly scheduled hours worked per week (eg. employee who regularly works 20 hours per week will earn 4 hours of sick time per month)	
	Temporary employees, or Special, Part Time employees (0 to 19 hours per week)	Per California statutory requirements, 1 hr for every 30 hours worked	
<b>Holidays</b>	*New Year's Day *Martin Luther King Jr. Day *President's Day *Memorial Day *Independence Day *Labor Day *Thanksgiving Day *Day After Thanksgiving *Christmas Day *Day After Christmas * Plus two Floating Holidays per year - (one awarded on Jan 1 <sup>st</sup> and one on July 1 <sup>st</sup> )	Paid at employee's regular rate of pay. See Employee Handbook for further information on Holiday benefits.  For regular, part time employees, pro-rata based on number of regularly scheduled hours worked per week	Effective date of hire.

**Federal and State Mandated Benefits: California Statutory Sick Leave, Unemployment Insurance, Paid Family Leave, COBRA / HIPA Program, Worker's Compensation, FMLA / CFRA / PDL (see handbook for eligibility requirements).**